

**Information to identify the case:**

Debtor 1	<u>Patrick J. Reed</u>	Social Security number or ITIN	xxx-xx-1872
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Jacqueline N. Reed</u>	Social Security number or ITIN	xxx-xx-9711
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 19-23693-JCM			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Patrick J. Reed

Jacqueline N. Reed

1/13/25

**By the court:** John C. Melaragno  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Patrick J. Reed  
Jacqueline N. Reed  
Debtors

Case No. 19-23693-JCM  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2

User: auto

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Date Rcvd: Jan 13, 2025

Form ID: 3180W

Total Noticed: 48

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 15, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ Patrick J. Reed, Jacqueline N. Reed, 6475 2nd Ave, South Park, PA 15129-9523
15126365	+ Fed Loan Serv, Pob 60610, Harrisburg, PA 17106-0610
15138864	+ Forbes Hospital, 2570 Haymaker Rd, Monroeville, PA 15146-3513
15126368	+ Glelsi/key Education R, 2401 International Lane, Madison, WI 53704-3121

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Jan 14 2025 04:57:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 14 2025 00:11:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Jan 14 2025 04:57:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 14 2025 00:11:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	Email/Text: ECMCBKNotices@ecmc.org	Jan 14 2025 00:10:00	Educational Credit Management Corporation, PO Box 16408, St. Paul, MN 55116-0408
cr	+ Email/Text: key_bankruptcy_ebnc@keybank.com	Jan 14 2025 00:11:00	KeyBank N.A., 4910 Tiedeman Road, Brooklyn, OH 44144-2338
cr	^ MEBN	Jan 14 2025 00:07:40	Lakeview Loan Servicing, LLC, c/o Stern & Eisenberg, PC, 1581 Main Street, Suite 200, Warrington, PA 18976-3403
cr	+ EDI: PRA.COM	Jan 14 2025 04:57:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15126354	+ Email/Text: bncnotifications@pheaa.org	Jan 14 2025 00:10:00	Aes/pnc Bank, Pob 61047, Harrisburg, PA 17106-1047
15138850	^ MEBN	Jan 14 2025 00:09:04	Allegheny Health Network, PO Box 645266, Pittsburgh, PA 15264-5250

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15126355	+ EDI: GMACFS.COM	Jan 14 2025 04:57:00	Ally Financial, P.o. Box 380901, Bloomington, MN 55438-0901
15126356	+ EDI: BANKAMER	Jan 14 2025 04:57:00	Bank Of America, N.a., 4909 Savarese Cir, Tampa, FL 33634-2413
15126357	+ EDI: TSYS2	Jan 14 2025 04:57:00	Barclays Bank Delaware, P.o. Box 8803, Wilmington, DE 19899-8803
15126358	+ EDI: CITICORP	Jan 14 2025 04:57:00	Best Buy/cbna, Po Box 6497, Sioux Falls, SD 57117-6497
15126359	Email/Text: Bankruptcy.RI@Citizensbank.com	Jan 14 2025 00:09:00	Citizens Bank Na, 480 Jefferson Blvd, Warwick, RI 02886
15137105	Email/Text: Bankruptcy.RI@Citizensbank.com	Jan 14 2025 00:09:00	Citizens Bank n.A., One Citizens Bank Way Mailstop JCA115, Johnston, RI 02919
15126360	+ EDI: WFNNB.COM	Jan 14 2025 04:57:00	Comenitybank/kay, 3100 Easton Square Pl, Columbus, OH 43219-6289
15126361	+ EDI: WFNNB.COM	Jan 14 2025 04:57:00	Comenitybk/bonton, Po Box 182789, Columbus, OH 43218-2789
15126364	EDI: CITICORP	Jan 14 2025 04:57:00	Dsnb Macys, Po Box 8218, Mason, OH 45040
15126362	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Jan 14 2025 00:11:00	Dept Of Education/neln, Po Box 82561, Lincoln, NE 68501-2561
15130000	EDI: DISCOVER	Jan 14 2025 04:57:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15126363	+ EDI: DISCOVER	Jan 14 2025 04:57:00	Discover Fin Svcs Llc, Pob 15316, Wilmington, DE 19850-5316
15212815	Email/Text: ECMCBKNotices@ecmc.org	Jan 14 2025 00:10:00	Educational Credit Management Corporation, P.O. Box 16408, St. Paul, MN 551160408
15126367	Email/Text: FirstmarkAccountMa@firstmarkservices.com	Jan 14 2025 00:09:00	Fm/keybank, 121 South 13th Street, Lincoln, NE 68508
15126366	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Jan 14 2025 00:10:00	First Natl Bk Of Pa, 4140 E State St, Hermitage, PA 16148-3401
15126369	+ Email/Text: bankruptcy@huntington.com	Jan 14 2025 00:11:00	Huntington National Ba, 7 Easton Oval, Columbus, OH 43219-6060
15159420	EDI: JEFFERSONCAP.COM	Jan 14 2025 04:57:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
15126370	^ MEBN	Jan 14 2025 00:08:22	Jared Galleria, 375 Ghent Rd, Fairlawn, OH 44333-4601
15126371	+ Email/Text: BKRMailOPS@weltman.com	Jan 14 2025 00:10:00	Kay Jewelers, 375 Ghent Rd, Fairlawn, OH 44333-4600
15126372	+ Email/Text: key_bankruptcy_ebnc@keybank.com	Jan 14 2025 00:11:00	Keybank Na, 4910 Tiedman Road, Brooklyn, OH 44144-2338
15126373	+ Email/Text: PBNCNotifications@peritussservices.com	Jan 14 2025 00:09:00	Kohls/capone, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096
15130241	+ Email/Text: LC-Bankruptcy-RF@loancare.net	Jan 14 2025 00:10:00	Lakeview Loan Servicing, LLC, c/o LoanCare, LLC, 3637 Sentara Way, Virginia Beach VA 23452-4262
15126374	+ Email/Text: LC-Bankruptcy-RF@loancare.net	Jan 14 2025 00:10:00	Loancare Servicing Ctr, 3637 Sentara Way, Virginia Beach, VA 23452-4262
15606546	+ EDI: AISMIDFIRST	Jan 14 2025 04:57:00	MidFirst Bank, C/O Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6051
15126375	+ Email/PDF: bankruptcy_prod@navient.com	Jan 14 2025 00:32:49	Navient, Po Box 9655, Wilkes Barre, PA

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15153421	+ Email/Text: bncnotifications@pheaa.org	Jan 14 2025 00:10:00	18773-9655 PHEAA, PO Box 8147, Harrisburg, PA 17105-8147
15166120	Email/PDF: bankruptcy_prod@navient.com	Jan 14 2025 00:43:09	SLM BANK, C/O Navient Solutions, LLC., PO BOX 9640, Wilkes-Barre, PA 18773-9640
15126376	Email/Text: amieg@stcol.com	Jan 14 2025 00:09:00	State Collection Servi, Po Box 6250, Madison, WI 53716
15126377	+ EDI: SYNC	Jan 14 2025 04:57:00	Syncb/gap, Po Box 965005, Orlando, FL 32896-5005
15126378	+ EDI: SYNC	Jan 14 2025 04:57:00	Syncb/gapdc, Po Box 965005, Orlando, FL 32896-5005
15126379	+ EDI: SYNC	Jan 14 2025 04:57:00	Syncb/jcp, Po Box 965007, Orlando, FL 32896-5007
15126380	+ EDI: SYNC	Jan 14 2025 04:57:00	Syncb/lowes, Po Box 956005, Orlando, FL 32896-0001
15126381	+ EDI: SYNC	Jan 14 2025 04:57:00	Syncb/sunglass Hut, C/o Po Box 965036, Orlando, FL 32896-0001
15126682	^ MEBN	Jan 14 2025 00:07:43	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15153952	Email/Text: BNCnotices@dcmservices.com	Jan 14 2025 00:10:00	UPMC Health Services, PO Box 1123, Minneapolis MN 55440-1123
15138159	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Jan 14 2025 00:11:00	US Department of Education c/o Nelnet,, 121 South 13th Street, Suite 201, Lincoln, NE 68508-1911

TOTAL: 46

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		CITIZENS BANK, N.A.
cr		MidFirst Bank
15138849	*+	Aes/pnc Bank, Pob 61047, Harrisburg, PA 17106-1047
15138851	*+	Ally Financial, P.o. Box 380901, Bloomington, MN 55438-0901
15138852	*+	Bank Of America, N.a., 4909 Savarese Cir, Tampa, FL 33634-2413
15138853	*+	Barclays Bank Delaware, P.o. Box 8803, Wilmington, DE 19899-8803
15138854	*+	Best Buy/cbna, Po Box 6497, Sioux Falls, SD 57117-6497
15138855	*P++	CITIZENS BANK N A, ATTN BANKRUPTCY TEAM, ONE CITIZENS BANK WAY, JCA115, JOHNSTON RI 02919-1922, address filed with court., Citizens Bank Na, 480 Jefferson Blvd, Warwick, RI 02886
15138856	*+	Comenitybank/kay, 3100 Easton Square Pl, Columbus, OH 43219-6289
15138857	*+	Comenitybk/bonton, Po Box 182789, Columbus, OH 43218-2789
15138860	*P++	DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLON MO 63368-2239, address filed with court., Dsnb Macys, Po Box 8218, Mason, OH 45040
15138858	*+	Dept Of Education/neln, Po Box 82561, Lincoln, NE 68501-2561
15138859	*+	Discover Fin Svcs Llc, Pob 15316, Wilmington, DE 19850-5316
15138863	*P++	FIRSTMARK SERVICES, 121 S 13TH STREET STE 201, LINCOLN NE 68508-1911, address filed with court., Fm/keybank, 121 South 13th Street, Lincoln, NE 68508
15138861	*+	Fed Loan Serv, Pob 60610, Harrisburg, PA 17106-0610
15138862	*+	First Natl Bk Of Pa, 4140 E State St, Hermitage, PA 16148-3401
15138865	*+	Huntington National Ba, 7 Easton Oval, Columbus, OH 43219-6060
15138866	*+	Jared Galleria, 375 Ghent Rd, Fairlawn, OH 44333-4601
15138867	*+	Kay Jewelers, 375 Ghent Rd, Fairlawn, OH 44333-4600
15138868	*+	Keybank Na, 4910 Tiedman Road, Brooklyn, OH 44144-2338
15138869	*+	Kohls/capone, N56 W 17000 Ridgewood Dr, Menomonee Falls, WI 53051-7096
15138870	*+	Loancare Servicing Ctr, 3637 Sentara Way, Virginia Beach, VA 23452-4262
15138871	*+	Navient, Po Box 9655, Wilkes Barre, PA 18773-9655

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15138872	*P++	STATE COLLECTION SERVICE INC, 2509 S STOUGHTON RD, MADISON WI 53716-3314, address filed with court:, State Collection Servi, Po Box 6250, Madison, WI 53716
15138873	*+	Syncb/gapdc, Po Box 965005, Orlando, FL 32896-5005
15138874	*+	Syncb/jcp, Po Box 965007, Orlando, FL 32896-5007
15138875	*+	Syncb/lowes, Po Box 956005, Orlando, FL 32896-0001
15138876	*+	Syncb/sunglass Hut, C/o Po Box 965036, Orlando, FL 32896-0001
15156298	##+	PNC Bank, N.A., Boston Portfolio Advisors as Authorized, Agent for PNC Bank, N.A., 600 Corporate Drive, Suite 502, Fort Lauderdale, FL 33334-3662

TOTAL: 2 Undeliverable, 26 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 15, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 13, 2025 at the address(es) listed below:**

Name	Email Address
Brent J. Lemon	on behalf of Creditor MidFirst Bank blemon@kmlawgroup.com lemondropper75@hotmail.com
Daniel Philip Jones	on behalf of Creditor Lakeview Loan Servicing LLC djones@sterneisenberg.com, bkecf@sterneisenberg.com
Denise Carlon	on behalf of Creditor MidFirst Bank dcarlon@kmlawgroup.com
Garry Alan Masterson	on behalf of Creditor CITIZENS BANK N.A. pitecf@weltman.com, gmasterson@weltman.com
Lawrence Willis	on behalf of Debtor Patrick J. Reed ecf@westernpabankruptcy.com urfreshstrt@gmail.com;willislr88866@notify.bestcase.com
Lawrence Willis	on behalf of Joint Debtor Jacqueline N. Reed ecf@westernpabankruptcy.com urfreshstrt@gmail.com;willislr88866@notify.bestcase.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
Steven P Kelly	on behalf of Creditor Lakeview Loan Servicing LLC skelly@sterneisenberg.com, bkecf@sterneisenberg.com

TOTAL: 9